

State of Michigan
Department of Insurance and Financial Services
Enforcement Actions
April – June 2013

Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Aim Health Plans, Inc. American Medical and Life Insurance Company Adroit Mutual Benefit, LLC All Aboard Benefits Amacore Group Inc., The Axis Financial Corporation Bay Insurance Marketing Corpsavers Insurance Agency Cinergy Health, Inc. Command Financial Group DiTrapani, Scot Direct Medical Network Solutions, Inc. FCHCN Insurance Agency Group Plan Administrators, Inc.	11497	Insurance	3-23-12	Cease & Desist Order	MCL 500.1208a(1) Unlicensed Activity	Cease & Desist Order	5-31-13	Cease & Desist

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Homeland Healthcare Agency, Inc. Insurance Brokers Network Insurance Marketing Concepts, Inc. Karns, Gary L. Lifeguard Benefit Services, Inc. MedPath Agents, Inc. MedPath Direct National Insurance Network Oxonia Insurance Agency PJP Health Agency, Inc. Premier Health Plans, Inc.	11497	Insurance	3-23-12	Cease & Desist Order	MCL 500.1208a(1) Unlicensed Activity	Cease & Desist Order	5-31-13	Cease & Desist
Artibee, Rick	11746	Mortgage	5-3-13	Order of Prohibition	MCL 445.1668a Violations of the MBLSLA	Order of Prohibition	5-6-13	Prohibition
Bolinger, Jean L.	11749	Insurance	5-2-13	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Consent Order	5-22-13	Revoke License

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Brantley, Marge Katz Diversified Insurance Agency	11691	Insurance	2-13-13	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	4-26-13	\$250 Civil Penalty
Cash Advance USA, Inc.	11597	Deferred Presentment	9-5-12	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction MCL 487.2154(7) Failure to provide information required by commissioner	Consent Order	4-18-13	\$5,000 Civil Penalty
Cash Direct Express	11607	Regulatory Loan	10-12-12	Cease & Desist Order	MCL 493.2 Unlicensed Activity	Cease & Desist Order	4-18-13	Cease & Desist
Cash Giant #6 LLC	11733	Deferred Presentment	4-29-13	Notice of Opportunity to Show Compliance	MCL 487.2153(2) Entering into deferred presentment service transaction with a customer who has an open deferred presentment service transaction MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	6-18-13	\$1,100 Civil Penalty

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Check Into Cash of Michigan, LLC	11704	Deferred Presentment	3-14-13	Notice of Opportunity to Show Compliance	MCL 487.2154(7) Failure to provide information required by commissioner MCL 487.2153(2) Entering into deferred presentment service transaction with a customer who has an open deferred presentment service transaction	Consent Order	4-30-13	\$4,900 Civil Penalty
Diamond, Don Ethos Insurance – Michigan Ethos Insurance Group Ethos Mutual Insurance Company Lees, Darrell Monaco Motors, Ltd.	11293	Insurance	5-20-11	Cease & Desist Order	MCL 500.4503 Misrepresentation MCL 500.1201 Unlicensed Activity MCL 500.1239 Misconduct of Business	Cease & Desist Order	4-8-13	Cease & Desist Revoke License \$1,000 Civil Penalty
DJR Group LLC	11718	Regulatory Loan	5-9-2-13	Cease & Desist Order	MCL 493.18(1) Unlicensed Activity	Cease & Desist Order	6-4-13	Cease & Desist

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Handley, Don R., Jr.	11628	Insurance	11-26-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Final Decision	5-15-13	Revoke License
Ippolito, Michael Benefit Partnership Inc., The	11623	Insurance	10-25-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.1239(1)e Misrepresentation MCL 500.1239(1)h Fraudulent Statements	Final Decision	5-15-13	Revoke License
Kaznowski, Erica A.	11574	Insurance	8-15-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Final Decision	5-15-13	Revoke License
King, Marc	11477	Mortgage	5-3-13	Order of Prohibition	MCL 445.1668a Violations of the MBLSLA	Order of Prohibition	6-11-13	Prohibition
Metro Investors III, LLC	11610	Deferred Presentment	10-19-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2155 Mishandling of transaction	Consent Order	5-16-13	\$4,000 Civil Penalty

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Multiloan Source.com	11721	Regulatory Loan	4-8-13	Order of Hearing & Order of Intent to Issue Cease & Desist	MCL 493.2 Unlicensed Activity MCL 493.9 Unlawful Practices	Cease & Desist Order	5-14-13	Cease & Desist
Nabongo, Christina	11575	Insurance	9-5-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	6-24-13	\$1,000 Civil Penalty
One-Stop Cash Advance, LLC	11631	Deferred Presentment	11-28-12	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction MCL 487.2154(7) Failure to provide information required by commissioner	Consent Order	4-2-13	\$3,500 Civil Penalty
One-Stop Cash Advance, LLC	11614	Deferred Presentment	10-17-12	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction MCL 487.2154(7) Failure to provide information required by commissioner	Consent Order	4-2-13	\$5,600 Civil Penalty

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P & J Cash, LLC	11731	Deferred Presentment	4-19-13	Notice of Opportunity to Show Compliance	MCL 487.2152 No Written Agreement	Consent Order	6-5-13	\$1,000 Civil Penalty
Rutherford, Tim	11482	Mortgage	5-15-12	Cease & Desist Order	MCL 445.1652 Unlicensed Activity MCL 493.135(1) Unlicensed activity in the business of a mortgage loan originator	Cease & Desist Order	4-8-13	Cease & Desist \$500 Civil Penalty
Sare, Dennis	11747	Mortgage	5-3-13	Order of Prohibition	MCL 445.1668a Violations of the MBLSLA	Order of Prohibition	6-11-13	Prohibition
Smith, Terrell L. Excalibur Agency, Inc.	11108	Insurance	1-1-11	Notice of Opportunity to Show Compliance	MCL 500.249 Failure to cooperate with lawful investigation MCL 500.1239 Using coercive practices to thwart lawful investigation	Final Order	5-30-13	Revoke Licenses
Thomas, Robert M.	11626	Insurance	10-25-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Final Decision	5-15-13	Revoke License

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Whatley, Craig L. Whatley, Thomas L.	11613	Insurance	10-15-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent MCL 500.1207 Fiduciary Violation	Final Decision	5-16-13	Revoke Licenses \$20,747 Restitution
Whatley, Craig L. Whatley, Thomas L.	11696	Insurance	2-21-13	Order of Summary Suspension	MCL 500.1239 Misconduct of Business MCL 500.1239(1)b Unlawful practices MCL 500.1239(1)h Fraudulent Statements	Final Decision	5-16-13	Revoke Licenses \$11,258 Restitution
Wize, Jason	11640	Insurance	11-14-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Consent Order	6-24-13	Voluntarily surrendered license